

PATENT

Application Serial No. 09/694191
Attorney Docket No.: 96-059-C1**REMARKS****A. INTRODUCTION**

Claims 15, 18, 26-32, and 34-42 are pending and rejected.

Claims 15, 18 and 35-37 are the only independent claims.

Claims 15, 18 and 35-37 are being amended.

Claims 1-14, 16, 17, 19-25, and 33 were previously cancelled.

B. CLAIMS AMENDMENTS

All of the independent claims (Claims 15, 18, and 35-37) have been amended without prejudice. Although we do not agree with the Examiner's basis for rejection, we have elected, for business reasons, to amend the claims in order to expedite allowance of the present application. We intend to pursue the subject matter of the claims as they stood prior to amend in one or more continuing applications.

C. SECTION 102(E) REJECTIONS

All of the pending claims (Claims 15, 18, 26-32, and 34-42) stand rejected as anticipated by Zampese (U.S. Patent No. 6014650). We traverse the Examiner's rejection.

However, each of the independent claims has been amended in order to expedite allowance of the present application. Zampese does not teach or suggest all of the features of any of the independent claims.

1. Zampese

Zampese describes a system in which a "unique account identifier" and a "unique set of secret transaction codes, each secret transaction code to be used once and only once for a single purchase with that transaction identifier so that each purchase is verified by an account identifier and a secret transaction...." Column 1, lines 59-66. As we understand Zampese, to make a purchase a purchaser must submit both (1) the unique account identifier and (2) one of the secret transaction codes: "a purchase request from a purchaser includes the purchaser's account code and a transaction code...." Column 2, lines 22-25. In other words, the account code cannot be used alone without the transaction code, or vice versa: every request must include both.

2. Independent Claims 15 and 18

Each of independent Claims 15 and 18 now recites a feature of *wherein the second account identifier does not include the entire first account identifier*.

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Zampese does not teach or suggest a second account identifier that is for use in place of a first account identifier yet does not include the entire first account identifier, as recited in Claims 15 and 18. A purchase request in Zampese requires the "account identifier." Accordingly, we submit that Claims 15 and 18 (and claims 26-32 and 34) are allowable over Zampese.

3. Independent Claims 35-37

Each of independent Claims 35-37 now recites a feature generally directed to *in which the credit card number has the same number of digits as the account number*. Zampese does not teach or suggest a credit card number that is for use in place of an account number yet has the same number of digits as the account number, as recited in Claims 35-37. For example, a purchase request in Zampese must include the "account identifier" plus a "secret transaction code."

Accordingly, Zampese does not teach or suggest the recited *credit card number* having the same number of digits as the *account number* it is for use in place of. We submit that Claims 35-37 (and Claims 38-42) are allowable over Zampese.

4. Additional Comments

Our silence with respect to the Examiner's other various assertions not explicitly addressed in this paper, including assertions of what the cited reference(s) teach or suggest, what was known in the prior art, and the Examiner's interpretation of claimed subject matter, is not to be understood as agreement with the Examiner. We need not address the Examiner's other assertions at this time.

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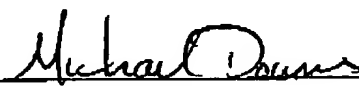
D. CONCLUSION

It is submitted that all of the claims are in condition for allowance. The Examiner's early re-examination and reconsideration are respectfully requested.

If the Examiner has any questions regarding this amendment or the present application, the Examiner is cordially requested to contact Michael Downs at telephone number (203) 461-7292 or via electronic mail at mddowns@walkerdigital.com.

Respectfully submitted,

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Date



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